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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Paul	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Smith	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Lastinama	Lectures
		Last name	Last name
		First name	First name
		The thank	T HOL HOLLING
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4851	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Paul First Name	Smith  Middle Name Last Name	Case number (if known)
	THOUNG	Wild de Haire	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4111 W. 137th St.  Number Street	Number Street
		Robbins Illinois 60472	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Paul			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	<del>)</del>		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		ccription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mo may pay with a credit of the landividuals to Pay You.  I request that my fee judge may, but is not rethe official poverty lines.	w you may pay. Typically, if you oney order If your attorney is card or check with a pre-printe in installments. If you choose ur Filing Fee in Installments (Corbe waived (You may request required to, waive your fee, an e that applies to your family sin, you must fill out the Applic	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	WhenWhen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  ✓ Yes. Fill out <i>In</i>			o you want to stay in your residence?  st You (Form 101A) and file it with

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Debtor 1 Paul Smith \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Paul First Name
 Smith Middle Name
 Case number (if known)

 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Smith Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Paul Smith Signature of Debtor 1 Signature of Debtor 2 3/6/2017 Executed on Executed on \_ MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Paul		Smith	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or 13	of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(b) a	and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,	• • • • • • • • • • • • • • • • • • • •		lules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		·
need to file this page.	/s/ Chris Pryor		Date	3/6/2017
	Signature of Attorney for	or Debtor		IM / DD / YYYY
	. ,			
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago	Illinoi	is	60643
	City	State		Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			·	
			Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Paul		Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	40.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,807.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,807.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,950.00
Your total liabilities	\$6,950.00
Part 3: Summarize Your Income and Expenses	
·	
0.4.4.4.4.4.4.4.4000	
Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,485.00
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,485.00

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Deb	otor 1 Paul		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Ques	tions for Administrat	tive and Statistical Record	ds	
6. <b>A</b>	Are you filing for bankruptcy	under Chapters 7, 11, o	r 13?		
	No. You have nothing to r	eport on this part of the fo	orm. Check this box and submit	this form to the court with your other sch	nedules.
	✓ Yes.				
7. <b>V</b>	What kind of debt do you hav	e?			
			umer debts are those incurred by Fill out lines 8-10 for statistical p	an individual primarily for a personal, urposes. 28 U.S.C. § 159.	
ı	Your debts are not prima		ou have nothing to report on this	s part of the form. Check this box and su	bmit
		,			
	From the Statement of Your Form 122A-1 Line 11; <b>OR</b> , Fo		ne: Copy your total current mont form 122C-1 Line 14.	thly income from Official	\$635.00
9.	Conv the following special	categories of claims fro	om Part 4, line 6 of Schedule I	=/F·	
٠.	From Part 4 on Schedule E		on and it in the area of the control and it	Total claim	
	From Fart 4 on Schedule L	r, copy the following.		Total claiiii	
	9a. Domestic support obligat	ions (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other of	ebts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or person	nal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line	e 6f.)		\$1,400.00	
	9e. Obligations arising out of priority claims. (Copy line 6g.	1 0	or divorce that you did not repor	t as \$0.00	
	9f. Debts to pension or profit	-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$1,400.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your o	case:			
			Cm ith		
Debtor 1	Paul First Name	Middle Na	Smith  ame Last Name		
Debtor 2 (Spouse, if fil	ing) First Name	Middle Na	Lost Name		
	- I list I valie				
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case num	ber				
	LE 400A/D				Check if this is an
Опісіа	I Form 106A/B				amended filing
Sched	dule A/B: Prope	erty			12/1
category v responsibl write your	where you think it fits best. e for supplying correct info name and case number (if	Be as complete an rmation. If more sp known). Answer ev	• •	ple are filing together, both a this form. On the top of any a	re equally
Part 1:	Describe Each Residend	ce, Building, Lan	d, or Other Real Estate You Own or H	lave an Interest In	
	own or have any legal or e No. Go to Part 2	quitable interest ii	n any residence, building, land, or similar p	roperty?	
ш	Yes. Where is the property?		What is the preparty? Check all that apply	Do not doduct cooured	alaima ar ayamatiana Dut
1.1			What is the property? Check all that apply.  Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street address, if available, or	other description	Duplex or multi-unit building		ims Secured by Property.
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		<del></del>
	Number Street		Land Investment property	Describe the nature o	f your ownership
			Timeshare	interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other		
			Who has an interest in the property? Chec one.		mmunity property
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another	Pagara a shaalaad	
			Other information you wish to add about t property identification number:	his item, such as local	
If you	own or have more than one, I	list here:			
1.2			What is the property? Check all that apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address, if available, or	other description	Single-family home Duplex or multi-unit building	Creditors Who Have Cla	ims Secured by Property.
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		—————
	Number Street		Land	Describe the nature o	f vour ownership
			Investment property  Timeshare	interest (such as fee s	simple, tenancy by
	City State	Zip Code	Other	the entireties, or a life	e estate), if Known.
			Who has an interest in the property? Checone.		mmunity property
			Debtor 1 only	Ш	
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about t property identification number:	his item, such as local	

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Debtor 1	Paul First Name	Middle Name	Smith Last Name	Case number	(if known)	
1.3	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[ [ [	Who has an interest in the propert  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and ar  Other information you wish to add	nother	Check if this is co (see instructions)  Such as local	mmunity property
	the dollar value of the port ve attached for Part 1. Wri	ion you own for a te that number h		uding any entrie	s for pages	
Do you ov		quitable interes	t in any vehicles, whether they are also report it on Schedule G: Executo	-	-	
•	ins, trucks, tractors, sport utili		·	ory contracts and	onexpiled Leases.	
3.1	Make Model: Year:	Ford Taurus 1997 150000	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 1997 Ford Taurus - Paid in		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors as Check if this is community		Current value of the entire property? \$1600.00	Current value of the portion you own? \$1600.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Paul First Name	Middle Name	Smith Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nly	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto	rs and another		
			Check if this is commu instructions)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	· · · · · · · · · · · · · · · · · · ·
	Model: Year:		one.  Debtor 1 only		the amount of any secu Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
		•	er recreational vehicles, other t, fishing vessels, snowmobiles,	r vehicles, and acco		
Exa	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	r vehicles, and accomotorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	instructions) er recreational vehicles, other t, fishing vessels, snowmobiles,  Who has an interest in the	r vehicles, and accomotorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other, this instructions in the series of the	r vehicles, and accomotorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	instructions)  er recreational vehicles, other, t, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 on	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	instructions)  er recreational vehicles, other, the instructions in the service of the debtor 1 and Debtor 2 or the debtor 1 and Debtor 2 or the debtor 2 or the debtor 2 or the debtor 3 or the debtor 4 or the debtor 5 or the debtor 5 or the debtor 5 or the debtor 6 or the debtor 6 or the debtor 7 or the debtor 7 or the debtor 7 or the debtor 8 or the debtor 9 or t	r vehicles, and accommotorcycle accessor  property? Check  nly  rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
Exar	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:	•	instructions)  er recreational vehicles, other, t, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 on	r vehicles, and accommotorcycle accessor  property? Check  nly  rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	instructions)  er recreational vehicles, other, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)  Who has an interest in the	r vehicles, and accommotorcycle accessor  property? Check  nly rs and another  nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule ims Secured by Propertion Value of the portion you own?
4.1	Make Model: Other information:  Make Model: Make Model: Make Model: Model: Model: Model: Model: Model:	•	instructions)  er recreational vehicles, other, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)  Who has an interest in the one.	r vehicles, and accommotorcycle accessor  property? Check  nly rs and another  nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property?  Do not deduct secured the amount of any secured.	claims on Schedule control of the portion you own?
4.1	nples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debtor instructions)  Who has an interest in the one. Debtor 1 and Debtor 2 on Material Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only	r vehicles, and accommotorcycle accessor  property? Check  nly rs and another  nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Scheduk nims Secured by Propen Current value of the portion you own?  claims or exemptions. I
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	instructions)  er recreational vehicles, other, t, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 on At least one of the debtor.  Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only	r vehicles, and accommotorcycle accessor  property? Check  Inly Its and another Inity property (see  property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	claims or schedule portion you own?  claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?
4.1	Make Model: Approximate mileage: Other information:  Make Model: Year: Approximate mileage: Other information:	•	instructions)  er recreational vehicles, other, the fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor Check if this is communinstructions)  Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only	r vehicles, and accommotorcycle accessor  property? Check  Inly Its and another Inity property (see  property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own?  claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	•	instructions)  er recreational vehicles, other, t, fishing vessels, snowmobiles,  Who has an interest in the one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 on At least one of the debtor.  Check if this is communinstructions)  Who has an interest in the one.  Debtor 1 only  Debtor 2 only	r vehicles, and accommotorcycle accessor  property? Check  Inly Its and another Inity property (see  property? Check  Inly Its and another	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	claims or schedule portion you own?  claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?

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Smith Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Goods and furniture \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here .....

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Debtor 1 Paul Smith Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$400.00 17.1. Checking account: Chase Bank <u>\$</u>7.00 17.2. Checking account: TCF Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>1</sup>	tor 1 Paul		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Government and corp Negotiable instruments Non-negotiable instrum  No				
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension	 1 accounts			
	Examples: Interests in II	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			-
		Keogh:			
		Additional account:			-
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	or 1 Paul	Smith	Case number (if known)	
0.4	First Name	Middle Name Last Name		
24.		n education IRA, in an account in a qualified ABLE program, or 530(b)(1), 529A(b), and 529(b)(1).	under a qualified state tuition program.	
	✓ No  Yes	Institution name and description. Separately file the records of any in	nterests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in or your benefit	n line 1), and rights or powers	
	✓ No Yes. Desc	ribe		
26.		yrights, trademarks, trade secrets, and other intellectual propernet domain names, websites, proceeds from royalties and licensing	=	
	✓ No  Yes. Desc	ribe		
27.	Licenses, fra	nchises, and other general intangibles		
		lding permits, exclusive licenses, cooperative association holdings, li	quor licenses, professional licenses	
	✓ No  Yes. Desc	ribe		
Mor	ney or proper	ty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper			portion you own? Do not deduct secured
	Tax refunds ov	wed to you	Federal:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ov  ✓ No  — Yes. Give s abou	wed to you specific information t them, including whether	Federal: State:	portion you own? Do not deduct secured
	Tax refunds ov  No Yes. Give s abou you a	wed to you specific information		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s abou you a and t	specific information t them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spousal support, child support, mainten	State:  Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	State: Local: ance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spousal support, child support, mainten	State:  Local:  ance, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spousal support, child support, mainten	State: Local: ance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spousal support, child support, mainten	State: Local:  ance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount	specific information t them, including whether already filed the returns he tax years	State: Local:  ance, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years  t due or lump sum alimony, spousal support, child support, mainten specific information	State: Local:  ance, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family support Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc ✓ No	specific information t them, including whether already filed the returns he tax years   t due or lump sum alimony, spousal support, child support, mainten specific information  s someone owes you aid wages, disability insurance payments, disability benefits, sick pay ial Security benefits; unpaid loans you made to someone else	State: Local:  ance, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years   t due or lump sum alimony, spousal support, child support, mainten specific information  s someone owes you aid wages, disability insurance payments, disability benefits, sick pay ial Security benefits; unpaid loans you made to someone else	State: Local:  ance, divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Paul		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		alth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someon  No	of a living trust, expect		y, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and ur to set off claims	 nliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No  Yes. Describe				
36.		-	m Part 4, including any entries fo		\$407.00
Part	5: Describe Any Bus	iness-Related Pro	pperty You Own or Have an I	nterest In. List any real estate in Par	t1.
37.	Do you own or have any	legal or equitable in	terest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			<b>F</b>	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alr	eady earned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No  Yes. Describe				

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Deb	tor 1 Paul	Smith	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	uipment, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
44		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
12	Interests in partnership	e or joint ventures		
42.		s or joint ventures		
	<b>✓</b> No	Name of entity:	% of ownership:	
	Yes. Give specific	Hano or onaly.	70 of ownership.	
	information about them			
	uioiii			
			· ·	
12	Customor lists mailing li	sts, or other compilations		
45.		sts, or other compliations		
	<b>✓</b> No			
	Yes. Do your lists inc	lude personally identifiable information (as defined in 11 U.S.C. § 1	101(41A))?	
	☐ No			
	Yes. Describ	ye		
44.	Any business-related pr	operty you did not already list		
	<b>✓</b> No			
	Yes. Give specific			<del>_</del>
	information			<u> </u>
				<del>-</del>
				<del>-</del>
		of your entries from Part 5, including any entries for pages yo		
•				
Part		m- and Commercial Fishing-Related Property You Ov	wn or Have an Interest In.	
	If you own or have an ir	nterest in farmland, list it in Part 1.		
46.	Do you own or have any	/ legal or equitable interest in any farm- or commercial fishing	g-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, pou	ıltry, farm-raised fish		
	<b>✓</b> No			
	Yes. Describe			

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Debt		Smith	Case number (if known)	
	First Name Middle Name L	Last Name		
48.	Crops-either growing or harvested			
	<b>✓</b> No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	<b>✓</b> No			
	Yes. Describe			
	_			
50	Form and fishing cumplies, chamicals, and food			
30.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property you did	not already list		
		•		
	✓ No  Yes. Describe			
	L res. Describe			
52 A	dd the dollar value of all of your entries from Part 6, includin	ng any entries for nage	s you have attached	
	art 6. Write that number here		-	
<b>&gt;</b>			<u>L</u>	
Part	7: Describe All Property You Own or Have an Interes	est in That You Did I	Not List Above	
53.	Do you have other property of any kind you did not already I	list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write th	at number here		<u> </u>
Part	8: List the Totals of Each Part of this Form			
rait	Electric retails of Ederir art of this remi			
55. <b>i</b>	Part 1: Total real estate, line 2		<b>&gt;</b>	
56. <b>r</b>	part 2 total vehicles, line 5	\$1600.00		
57. <b>P</b>	Part 3: Total personal and household items, line 15	\$800.00	_	
58 <b>P</b>	Part 4: Total financial assets, line 36	·	_	
		\$407.00	_	
59. <b>I</b>	Part 5: Total business-related property, line 45		<u>_</u>	
60. <b>I</b>	Part 6: Total farm- and fishing-related property, line 52			
61. <b>I</b>	Part 7: Total other property not listed, line 54		_	
62.	Total personal property. Add lines 56 through 61	\$2807.00		+ \$2807.00
			Copy personal property total	
				\$2807.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			

		Case 17-06792	Doc 1 Filed 0 Docu	3/06/17 Entered 03/06/17 ment Page 20 of 73	15:31:03 Desc Main
Filli	n this inforr	nation to identify your case:			
Deb	tor 1	Paul		Smith	
Dob	to = 0	First Name	Middle Name	Last Name	
	tor 2 use, if filing)	First Name	Middle Name	Last Name	
Unit	ed States B	ankruptcy Court for the: No	rthern D	District of Illinois	
Cas	e number			(State)	
(If kn					
$\bigcap$ f	ficial	Form 106C		_	Check if this is an amended filing
<u>Oi</u>	liciai	FOITH TUBE			amonded ming
Sc	hedule	e C: The Proper	ty You Claim a	s Exempt	12/15
For stat the tax- und you	each iten e a specif amount o exempt r er a law t	ic dollar amount as exe f any applicable statuto etirement funds—may b	as exempt, you must s mpt. Alternatively, you ry limit. Some exempt be unlimited in dollar a to a particular dollar the applicable statutor	specify the amount of the exemption u may claim the full fair market valu tions—such as those for health aids amount. However, if you claim an ex amount and the value of the prope	n you claim. One way of doing so is to be of the property being exempted up to be, rights to receive certain benefits, and beinemption of 100% of fair market value bety is determined to exceed that amount,
1.	Which set	of exemptions are you clai	ming? Check one only, ev	ven if your spouse is filing with you.	
	<b>✓</b> You a	are claiming state and feder	al nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You a	are claiming federal exempt	ions. 11 U.S.C. § 522(b)(2	2)	
2.	For any p	roperty you list on <i>Schedule</i>	e A/B that you claim as e	xempt, fill in the information below.	
		ription of the property and hedule A/B that lists this		Amount of the exemption you claim	Specific laws that allow exemption
	property	nedule A/B that lists this	the portion you own	Check only one box for each exemption.	
			Copy the value from Schedule A/B		

\$1,600.00

\$400.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

**✓** 

No

Brief

Brief

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

Ford Taurus, 1997, 1997

Ford Taurus - Paid in full

Checking account,

17

Are you claiming a homestead exemption of more than \$160,375?

Chase Bank

\$1,600.00; \$0.00

\$400.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

735 ILCS 5/12-1001(b)

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Debtor 1 Paul Smith Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Goods and furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(a) \$350.00 description: **✓** \$350.00 Used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 description: **✓** \$150.00 **Used electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$7.00 description: \$7.00 Checking account, TCF 100% of fair market value, up to any Bank

applicable statutory limit

Line from Schedule A/B:

17

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			3.			
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Paul		Smith			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
Official	Form 106D			_		Check if this is an amended filing
Sched	ule D: Credi	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are eq nber the entries, and attach it to			
1. Do any	creditors have claims	secured by your propert	ty?			
✓ No.	Check this box and sub	mit this form to the court v	with your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes	. Fill in all of the informati	on below.				
Part 1: Lis	t All Secured Claims					
			red claim, list the creditor separately	Column A	Column B	Column C
		editor has a particular claim, alphabetical order according	list the other creditors in Part 2. As g to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

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	in this infor	mation to identify your c	ase:					
Deb	otor 1	Paul		Smith				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Cas (If kn	e number							
`		orm 106E/E				Ch	eck if this is a	n amended filing
OII	iiciai r	orm 106E/F						J
Sc	chedu	ule E/F: Cre	ditors Who	<b>Have Unse</b>	cured Claims			12/15
othe Form clain	r party to n 106A/B) ns that are entries in t vn).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	t could result in a claim expired Leases (Official s Secured by Property. It	ns and Part 2 for creditors wi Also list executory contract Form 106G). Do not include a more space is needed, copy top of any additional pages, v	s on <i>Sched</i> ny credito the Part y	dule A/B: Propers with partice of the particle of the particle of the partice of the particle	perty (Official ally secured it out, number
1.		reditors have priority ur Go to Part 2.	secured claims against y	ou?				
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amount ding to the creditor's nam particular claim, list the otl		both priorit	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Smith Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **V** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? Yes 4.2 City of Riverdale Parking \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 725 W. 138th Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60827 Riverdale Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.3 Commonwealth Edison \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Ctr FI 4 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Collecting For -Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Smith Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CONVERGENT OUTSOURCING 4.4 \$328.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98057 Renton Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Comcast Is the claim subject to offset? **✓** No Yes CREDIT MANAGEMENT LP \$113.00 8006 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 9/1/2014 PO Box 118288 Number As of the date you file, the claim is: Check all that apply. Contingent 75011 Carrollton Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CRÉDITOR: WOW **✓** No Other. Specify \_\_INTERNET CABLE PHONE - 1 Yes ILLINOIS COLLECTION SE 4.6 \$75.00 Last 4 digits of account number 0026 Nonpriority Creditor's Name When was the debt incurred? 8/1/2014 8231 185TH ST STE 100 Number As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK 60487 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

**✓** No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

**V** 

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Smith Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 JEFFERSON CAPITAL SYST \$241.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/1/2016 16 MCLELAND RD As of the date you file, the claim is: Check all that apply. Contingent 56303 SAINT CLOUD Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes MCSI INC \$325.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60463 PALOS HEIGHTS Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Village of Other. Specify Homewood Is the claim subject to offset? **✓** No Yes Municipal Collections of America 4.9 \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3348 Ridge Rd. Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60438 Lansing City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Debts to pension or profit-sharing plans, and other similar

Other. Specify Collecting For - City of Calumet

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Smith Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Nicor Gas \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 0632 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Aurora Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.11 US DEP ED \$1,400.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 5609 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **GREENVILLE** Texas 75403 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes **VERIZON WIRELESS** 4.12 \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 4002 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30101 Acworth Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Paul Smith Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Village of Crestwood \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 13840 S. Cicero Crestwood When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60445 Midlothian Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.14 Vision Financial Services \$468.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? PO Box 1768 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated La Porte Indiana 46352 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

Yes

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Smith Case number (if known) Debtor 1 Paul

First Nar	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only	y. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$1,400.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5,550.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$6,950.00	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Paul		Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)	
Case number (If known)			(Giaig)	

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		D	ocument rag	C 31 01 7 C	1	
Fill in this	information to identify your	case:				
Debtor 1	Paul		Smith			
	First Name	Middle Name	Last Name			
Debtor 2	War al					
(Spouse, if f	lling) First Name	Middle Name	Last Name			
United St	ates Bankruptcy Court for the	: Northern	District of Illinois			
0	- h		(State)			
Case nun (If known)	1Der			<del></del> -		
						Check if this is an amended filing
Offici	al Form 106H					
Caba	dula U. Vaur Ca	dabtava				
Scne	dule H: Your Co	aeptors				12/15
2. With	ou have any codebtors? (If No No Yes in the last 8 years, have you	u lived in a community pro	operty state or territory	? (Community	property states and territories include Arizo	na, California,
<b>✓</b>	No. Go to line 3.					
	Yes. Did your spouse, form	ner spouse, or legal equiva	alent live with you at the	time?		
	<b>✓</b> No					
	Yes. In which commur	nity state or territory did yo	u live?	Fill in the	name and current address of that person.	
	Name of your spouse,	former spouse, or legal equ	ıivalent			
	Number Street					
	City	State	Zip C	ode		
			·			
		_	-		is filing with you. List the person show he creditor on <i>Schedule D</i> (Official Forr	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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Fill in this in	formation to identify	your case:							
Debtor 1	Paul		Smith						
	First Name	Middle Name	Last N	lame		Che	eck if this is:		
Debtor 2 (Spouse, if filing	) First Name	Middle Name	Last N	lame			An amended filing		
							A supplement showing	a post-pe	tition chapter 13
United States the:	Bankruptcy Court for	Northern	_ District of III	inois State)			expenses as of the fol		
Case number			,,	June 1					
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
spouse. If mo number (if ki									
_	ır employment		Debtor 1	l			Debtor 2		
informati		Employment status	Emplo	oved			<b>✓</b> Employed		
-	e more than one job, eparate page with			mployed			Not Employed		
informatio employers	n about additional	Occupation	_				Self-employment		
		Occupation					<u>Sell-employment</u>		
	art time, seasonal, or byed work.	Employer's name					_		
Occupatio	n may include student	Employer's address	Number St	root			Number Street		
or homem	aker, if it applies.		Number 3t	1661			Number Street		
			-				_		
							_		
			City		State	Zip Code	City	State	Zip Code
		How long employed							
		there?						_	
Part 2: Giv	ve Details About N	Monthly Income							
	onthly income as of ss you are separated.	the date you file this forr	<b>n.</b> If you have	nothing t	o report f	or any line, v	write \$0 in the space. I	nclude yo	our non-filing
	r non-filing spouse hav attach a separate she	e more than one employer, et to this form.	, combine the	informati	on for all (	employers fo		nes belov	v. If you need
					For Deb	otor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.		\$0.00	\$0	0.00	
3. Estimat	e and list monthly ove	rtime pay.		3.		+ \$0.00	+ \$0	0.00	

4. Calculate gross income. Add line 2 + line 3.

\$0.00

\$0.00

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Debtor			Case number (if		
	First Name Middle Name Last	Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Сору	line 4 here	<b>→</b> 4. ¯	\$0.00	\$0.00	
5. <b>List</b> a	all payroll deductions:				
5a. 1	Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
5b. <b>I</b>	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. <b>\</b>	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. <b>I</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. <b>I</b>	nsurance	5e.	\$0.00	\$0.00	
5f. <b>C</b>	Domestic support obligations	5f.	\$0.00	\$0.00	
5g. <b>l</b>	Union dues	5g.	\$0.00	\$0.00	
5h. (	Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
6. <b>Add</b> 1+5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5	5g 6.	\$0.00	\$0.00	
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. <b>List</b> a	all other income regularly received:				
t	Net income from rental property and from operating a pusiness, profession, or farm				
ç	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and he total monthly net income.	8a.	\$0.00	\$300.00	
	Interest and dividends	8b.	\$0.00	\$0.00	
	Family support payments that you, a non-filing spouse, or a dependent regularly receive				
	nclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	\$0.00	
8d. <b>l</b>	Unemployment compensation	8d.	\$0.00	\$0.00	
8e. <b>\$</b>	Social Security	8e.	\$850.00	\$0.00	
Ir c u h S	Other government assistance that you regularly receive include cash assistance and the value (if known) of any nonash assistance that you receive, such as food stamps (benefits inder the Supplemental Nutrition Assistance Program) or iousing subsidies specify:  Food Assistance Programs Income	8f.	\$50.0 <u>0</u>	\$285.0 <u>0</u>	
8g. <b>I</b>	Pension or retirement income	8g.	\$0.00	\$0.00	
8h. (	Other monthly income. Specify:	8h. +	\$0.00 +	\$0.00	
9. <b>Add</b>	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h	ı. 9. <u> </u>	\$900.00	\$585.00	
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spous	10. se	\$900.00	\$585.00 =	\$1,485.00
Inclu frien	te all other regular contributions to the expenses that you list ide contributions from an unmarried partner, members of your houds or relatives.  not include any amounts already included in lines 2-10 or amounts	usehold, your d	ependents, your roomr		
Spec	cify:			11.	+ \$0.00
	I the amount in the last column of line 10 to the amount in lire that amount on the Summary of Schedules and Statistical Summ			,	\$1,485.00
	•	,			Combined monthly income
13. <b>Do</b> :	you expect an increase or decrease within the year after you No.	file this form?			
	Yes. Explain:				

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Debtor 1Paul	Smith		Case number (if				
First Name	Middle Name	Last	Name		known)		
Official Form 1061. Addition	al page.						
8a.Net income from rental property and from operating a business, profession, or farm							
8a.1 Business and Self Employment		Debtor 1	Debtor 2				
Gross receipts (before all deductions)			\$300.00				
Ordinary and necessary operating expe	enses		-\$0.00				
Net monthly income from a business, p	profession, or farm		\$300.00	Copy here		\$300.00	_

Official Form 106l Schedule I: Your Income page 3

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		Docu	iment Page 35 of 7	3	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Paul	Middle Ness	Smith		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
	Bankruptcy Court for th	e: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	<del>/                                    </del>
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your Househ	old			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in a	separate household?			
	■ No				
	Yes. Debtor 2 must	file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself and dependents	_	Yes			
Part 2: Esti	mate Your Ongoin	g Monthly Expenses			
_	of a date after the bar		you are using this form as a suppliplemental Schedule J, check the	•	-
		n-cash government assistance I it on <i>Schedule I: Your Incom</i> e			Your expenses
	or home ownership or the ground or lot. 4.	expenses for your residence. In	nclude first mortgage payments and		<b>\$450.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Paul Smith Case number (if known) Last Name Case number (if known)

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$50.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$80.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$450.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$35.00
11. Medical and dental expenses	11.	\$0.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$230.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	. •	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.  Specify:	40	<b>#0.00</b>
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Paul			Smith	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
22. Calculate	your monthly expens	es.				\$1,345.00
22a. Add lin	ies 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expen	ises for Debtor 2), if any,	from Official Form 106J-2			\$1,345.00
22c. Add lin	ie 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	ome.				
23a. Copy I	ine 12 (your combined	I monthly income) from S	Schedule I.		23a	\$1,485.00
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$1,345.00
	, , ,	ses from your monthly in	ncome.			\$140.00
The re	sult is your monthly ne	et income.			23c	
For examp	le, do you expect to fir	nish paying for your car le	ses within the year after to an within the year or do you no diffication to the terms of	ou expect your		

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Fill in this information to identify your case:						
Debtor 1	Paul		Smith			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number	-					

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Paul Smith	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/6/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in	n this int	formation to ic	dentify your c	ase:						
Deb	tor 1	Paul				Smith				
Deb	tor 2	First Nam	e	Middle	Name	Last Name				
(Spot	use, if filing	First Nam	е	Middle	Name	Last Name				
Unit	ed State	s Bankruptcy	Court for the:	Northern	Dis	trict of Illinois				
Case (If kno	e numbe	er				(Otato)				
	· ·	Гомо	107							Check if this is a amended filing
		l Form								amended hilling
				I Affairs f						12/1
infor	mation		ace is neede	d, attach a sep						upplying correct your name and case
Pari	1: Gi	ive Details A	bout Your	Marital Status	and Where	You Lived E	Before			
1.	What	is your curre	nt marital sta	ntus?						
	✓ N	//arried								
	=	Not married								
2.	Durin	g the last 3 y	ears, have yo	u lived anywher	e other than w	here you live	now?			
	<b>√</b> N	No								
		es. List all of	the places yo	u lived in the las	t 3 years. Do n	ot include w	nere you live n	iow.		
		Debtor 1:			Dates Debte there	or 1 lived	Debtor 2:			Dates Debtor 2 lived there
							Same as	Debtor 1		Same as Debtor 1
							Ш			
	N	Number Street			From		Number Stree	et		From
	-				To					To
	<u>-</u>	Dity	State	Zip Code			City	State	Zip Code	
							Same as	Debtor 1		Same as Debtor 1
	_				F.,,,,,					F::
	Ν	Number Street			From To	<del></del>	Number Stree	et		From To
	_									
		City	State	Zip Code			City	State	Zip Code	
3.	Within	the last 8 yea	rs, did you e	ver live with a s <sub>l</sub>	oouse or legal	equivalent ir	a community	property stat	e or territory? (Cd	ommunity property states
	and terr	ritories include	Arizona, Califo	rnia, Idaho, Loui	siana, Nevada, N	New Mexico, F	Puerto Rico, Te	xas, Washingto	n, and Wisconsin.)	
	✓ No		cu . c	al a de la COM	0.1.1.	re	2011)			
	⊔ <sup>Ye</sup>	s. Iviake sure	you till out So	chedule H: Your	Codeptors (Of	πiciai ⊢orm 10	JoH).			

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Smith

Debtor 1 Paul Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD SSI \$2,550.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 SSI \$10,200.00 For last calendar year: (January 1 to December 31, 2016 \$10,200.00 Est. 2015 SSI For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Paul Smith \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insider include your relatives; any general partners; relatives of any general partners; patrinerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and allmorry.  No  Yes. List all payments to an insider.  Dates of payment Total amount Amount you still owe  Insider's Name  Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payment Total amount property on account of a debt that benefited an insider?  No  Yes. List all payments that benefited an insider.  Dates of payment Total amount property on account of a debt that benefited an insider?  Payment Total amount paid Amount you still owe  Reason for this payment Include creditor's name  Number Street  City State Zip Code	otor 1 Paul				Sm	ith	Case number	(if known)
Insider include your relatives; any general partners; relatives of any general partners; partnerships of which you are an ageneral partner; or comporations of which you are an officer, director, person in control, or owner of 12% or more of their voiting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No Yes. List all payments to an insider.    Dates of payment   Total amount paid   Payment	First	Name		Middle Name	Last	t Name		
Yes. List all payments to an insider.    Dates of payment   Dates of Dates of payment   D	Insiders in corporation agent, income	nclude your ons of which cluding one	relatives; ar you are ar for a busine	ny general partners n officer, director, p ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	ou are a general partner; g securities; and any managing
Dates of payment   Total amount paid   Amount you still owe   Reason for this payment	<b>✓</b> No							
Insider's Name Number Street  City State Zip Code  Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid  Insider's Name Number Street  City State Zip Code  Insider's Name Number Street  City State Zip Code	Yes.	List all pay	ments to a	n insider.				
Number Street    City   State   Zip Code								Reason for this payment
City   State   Zip Code	Inside	er's Name						
Insider's Name Number Street  City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  nclude payments on debts guaranteed or cosigned by an insider.  ✓ No  Yes. List all payments that benefited an insider.  Dates of payment paid Still owe Reason for this payment Include creditor's name  Insider's Name  Number Street  Insider's Name  Number Street	Num	ber Street						
Number Street    City   State   Zip Code	City		State	Zip Code				
City State Zip Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid Amount you still owe Include creditor's name  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street	Inside	er's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  notude payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount paid  Amount you still owe  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street	Num	ber Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount you still owe  Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street	City		State	Zin Code				
Insider's Name  Number Street  City State Zip Code  Insider's Name  Number Street	Include pa		_	_	ider.	Total amount	Amount you	Reason for this payment
Number Street  City State Zip Code  Insider's Name  Number Street					payment	paid	still owe	Include creditor's name
City State Zip Code  Insider's Name  Number Street	Inside	er's Name						
Insider's Name  Number Street	Num	ber Street						
Number Street	City		State	Zip Code				
	Inside	er's Name						
City State Zin Code	Num	ber Street						
	City		State	Zin Code				

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Debtor 1 Paul Smith Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property SSI Garnishment \$0 US DEP ED Creditor's Name Explain what happened PO BOX 5609 Number Street Property was repossessed. Property was foreclosed. **GREENVILLE** 75403 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Paul	Smith	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		oank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			•
	Number Street			
	<del></del>	Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	you give any gifts with a t	otal value of more than \$600 per person?	
	<b>√</b> No	, , , , , , , , , , , , , , , , , , ,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			· -
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Deb	tor 1	Paul		Smith	Case number (if know	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed for	bankruptcy, did yo	u give any gifts or contri	butions with a total value o	of more than \$600	to any charity?
	<b>V</b>	No					
	Ħ	Yes. Fill in the details for each	aift or contribution				
	Ш	res. I ill ill the details for each	girt or contribution.	•			
		Gifts or contributions to chari	ties	Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
			-				
		Number Street					
		Number Street					
		City State	Zip Code				
		Oity State	Zip Code				
Dort	6.	List Certain Losses					
rari	O.	List Gertain Losses					
15.		hin 1 year before you filed for b	ankruptcy or since	you filed for bankruptcy	, did you lose anything bec	ause of theft, fire,	other disaster, or
	gan	nbling?					
	<b>V</b>	No					
	Ш	Yes. Fill in the details.					
		Describe the property you lost	and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part	7:	List Certain Payments or T	ransfers				
	Incl	ude any attorneys, bankruptcy pet No Yes. Fill in the details.	ition preparers, or c	redit counseling agencies fo	or services required in your ba	ankruptcy.	
	Y	100. 1 III II I II GOLGIIO.					
				Description and value of	of any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 500.00		3/6/2017	\$500.00
		Person Who Was Paid					
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		ony once	2.p 0000				
		Email or website address					
		Person Who Made the Payment,	if Not You				
		Person Who Was Paid					
		I 613011 WITO WAS FAIL					
		Number Street					
		- <del>-</del> -					
		City State	Zip Code				
		Figure 11 and 12 and 12					
		Email or website address					
		Person Who Made the Payment,	if Not You				

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ebtor 1			Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
hel	hin 1 year before you filed p you deal with your cred not include any payment or	tors or to make paym	ents to your creditors?	ur behalf pay or transfer any property to	anyone who promised t
<b>✓</b>	No Yes. Fill in the details.				
_			Description and value of ar transferred	ny property  Date payment or transfer was made	Amount of payment
	Person Who Was Paid				
	Number Street				
	City State	Zip Code			
Incl	ordinary course of your bude both outright transfers transfers that you have alread No  Yes. Fill in the details.	and transfers made as s	security (such as the granting of a	security interest or mortgage on your prope	erty). Do not include gifts
			Description and value of ar property transferred	Describe any property or payments received or debts in exchange	paid transfer was made
	Person Who Received Tra	nsfer			
	Number Street				
	City State Person's relationship to yo	Zip Code ou			
	Person Who Received Train	nsfer			
	Number Street				
	City State Person's relationship to yo	Zip Code ou			
ben	hin 10 years before you fileficiary? ese are often called asset-pr		d you transfer any property to a	self-settled trust or similar device of w	hich you are a
<b>✓</b>	No Yes. Fill in the details.				
Ц	. 55. Fill and dottains.		Description and value of t	he property transferred	Date transfer was made
	Name of trust				

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Debtor 1 Paul Smith Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Public Storage Furniture No Name of Storage Facility Name 701 Western Ave Number Street Number Street City State Zip Code Glendale California 91201 Zip Code City

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Debtor 1 Paul Smith Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1			Smith	Case number	(if known)	
		First Name	Middle Name	Last Name			
26.	_		in any judicial or administ	trative proceeding under	any environmental law?	Include settlements and orde	rs.
		No Yes. Fill in the deta	ails.				
		0 (11)		Court or agency	Nature	of the case	Status of the case
		Case title		Court Name			Pending
		Case number		NumberStreet			On appeal Concluded
		_		City State	Zip Code		Concluded
Part	11:	Give Details Ab	out Your Business or C	onnections to Any Bus	siness		
27.	Witi	A sole propried A member of A partner in a An officer, dir An owner of a	etor or self-employed in a tr a limited liability company (	rade, profession, or other (LLC) or limited liability particle of a corporation equity securities of a corporation.	activity, either full-time or ertnership (LLP) poration	connections to any business? part-time	•
					re of the business	Employer Identification no include Social Security no	
		Business Name  Number Street  City	State Zip Code	Name of accounta	ant or bookkeeper	Dates business existed	
			<b>2.p</b> 6666	Describe the natu	re of the business	Employer Identification no include Social Security nu	
		Business Name				EIN:	
		Number Street		Name of accounta	ant or bookkeeper	Dates business existed	
		City	State Zip Code			From To	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accounta	ant or bookkeeper	Dates business existed	
		City	State Zip Code			From To	

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Deb	tor 1	Paul			Smith	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did you	give a financial statemer	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		N Obs				
		Number Street				
		City	State	Zip Code		
		• Oity	Otato	Zip Oode		
Pari	t 12:	Sign Below				
1	true a	and correct. I unde kruptcy case can	erstand that result in fine	making a false state	ement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Paul Smith ure of Debtor	1		Signature of Debtor 2
		Oigitate	are or Bobier			orgination of Boston E
		Date	3/6/2017			Date 3/6/2017
	Did v	ou attach addition	al pages to	our Statement of F	inancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
			p			,, (,,,
	Ϫ .	lo				
	Y	'es				
ı	Did y	ou pay or agree to	pay someon	e who is not an atto	rney to help you fill out b	ankruptcy forms?
	.ZI N	lo				
	_	es. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice,
	Ш '	co. Hamo or poloor	•			Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Prior to the filling of this statement I have received  Balance Due  2. The source of the compensation paid to me was:    Debtor			Norther	n District of Illinois		
Chapter   Chapter 13	In re	Paul Smith		Ca	se No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  S4,000.  Prior to the filing of this statement I have received  S3,000.  Balance Due  Other (specify)  3. The source of the compensation paid to me was:    Debtor		Debtor	_			,
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  \$4,000.  Prior to the filling of this statement I have received  \$5,000.  Balance Due  \$3,500.  2. The source of the compensation paid to me was:    Debtor				Ch	apter	Chapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  \$4,000.  Prior to the filling of this statement I have received  \$3,500.  Balance Due  2. The source of the compensation paid to me was:  Debtor  Other (specify)  3. The source of the compensation paid to me is:  Debtor  Other (specify)  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  Semad Law Firm		DISCLOSURE OF	COMPENS	ATION OF ATTO	RNEY F	OR DEBTOR
Prior to the filling of this statement I have received  Balance Due  2. The source of the compensation paid to me was:    Debtor	1.	compensation paid to me within one	year before the filir	ng of the petition in bankruptcy	, or agreed to	be paid to me, for services
2. The source of the compensation paid to me was:    Debtor		For legal services, I have agreed to a	ccept			\$4,000.00
2. The source of the compensation paid to me was:    Debtor		Prior to the filing of this statement I	have received			\$500.00
3. The source of the compensation paid to me is:    Debtor		Balance Due				\$3,500.00
3. The source of the compensation paid to me is:    Debtor	2.	The source of the compensation pai	d to me was:			
Debtor		<b>Debtor</b>	Other	(specify)		
4.	3.	The source of the compensation pai	d to me is:			
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  // Signature of Attomey  Semrad Law Firm		<b>✓</b> Debtor	Other	(specify)		
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/6/2017  /s/ Chris Pryor  Date  Signature of Attorney  Semrad Law Firm	4.			pensation with any other perso	on unless the	y are
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/6/2017  Date  Signature of Attorney  Semrad Law Firm		members or associates of my la	w firm. A copy of th	e agreement, together with a lis		
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/6/2017  Date  /s/ Chris Pryor  Signature of Attomey  Semrad Law Firm	5.	<ul> <li>a. Analysis of the debtor's finar</li> </ul>				
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/6/2017  Date  Signature of Attorney  Semrad Law Firm		b. Preparation and filing of any	petition, schedules	, statements of affairs and plan	which may b	e required;
CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/6/2017		c. Representation of the debtor	at the meeting of o	reditors and confirmation hear	ing, and any a	adjourned hearings thereof;
CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.  3/6/2017 /s/ Chris Pryor  Date Signature of Attorney  Semrad Law Firm		d. Representation of the debtor	in adversary proce	edings and other contested bar	nkruptcy matt	ers;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/6/2017	6.	By agreement with the debtor(s), the	above-disclosed fe	e does not include the following	ng services:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.    3/6/2017						
debtor(s) in this bankruptcy proceedings.  3/6/2017  Date  /s/ Chris Pryor  Signature of Attorney  Semrad Law Firm			c	ERTIFICATION		
Date Signature of Attorney  Semrad Law Firm			te statement of any	agreement or arrangement for	payment to m	ne for representation of the
Semrad Law Firm		3/6/2017		/s/ Chris F	ryor	
				Samrad Law	, Firm	
Name of law firm						

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/6/2017	
Signed:		
/s/ Paul	Smith	
		/s/ Chris Pryor
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Smith, Paul	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Tr knowledge		y that the attached list of creditors is tru	ue and correct to the best of their
Date:	3/6/2017	/s/ Smith, Paul Smith, Paul Signature of Deb	tor

JEFFERSON CAPITAL SYST 16 MCLELAND RD SAINT CLOUD, MN, 56303

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL, 60487

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Village of Crestwood PO Box 6131 Carol Stream, IL, 60197

Nicor Gas PO Box 0632 Aurora, IL, 60507

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

Municipal Collections of America 3348 Ridge Rd. Lansing, IL, 60438

City of Riverdale Parking 725 W. 138th Street Riverdale, IL, 60827

Vision Financial Services PO Box 1768 La Porte, IN, 46352 CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON, WA, 98057

MCSI INC PO BOX 327 PALOS HEIGHTS, IL, 60463

US DEP ED PO BOX 5609 GREENVILLE, TX, 75403

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to  $\S$  726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/6/2017	
Signed:		and the second s
/s/ Paul	Smith Smith	/s/ Chris Pryor
Debtor(s		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Paul First Name			Case number (If known)	
	Middle Name  estions for Reporting Purposes	Last Name		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily	consumer debts? Consider the consumer debts? Consider the consumer debts? Busines debts? Busines debts? Busines debts?	family, or household purpose ess debts are debts that you i e operation of the business o	e." ncurred to obtain or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu	7. Do you estimate that after	er any exempt property is exclu tribute to unsecured creditors?	ded and administrative
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	50,00	1-50,000 1-100,000 than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	\$1,00 million \$1,00 \$100 million \$10,0	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	\$1,00 sillion \$1,00 sillion \$10,00 sillion	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
Part 7: Sign Below	·			
	I have examined this petition, an correct.  If I have chosen to file under Chof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance with I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1	apter 7, I am aware that I I understand the relief averaged I did not pay or agree to ned and read the notice reth the chapter of title 11, rement, concealing properties can result in fines up	may proceed, if eligible, under all able under each chapter, and appropriate pay someone who is not an equired by 11 U.S.C. § 342(b) United States Code, specifienty, or obtaining money or present all able to the states of the	er Chapter 7, 11,12, or 13 nd I choose to proceed attorney to help me fill o). ed in this petition.
Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 3/6/2017 MM / DD	<del>/ / / / / / -                           </del>	Executed onMM /	DD / YYYY

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Paul		Smith		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
(0,000,000,000,000,000,000,000,000,000,	riist ivaine	Middle Name	Last Name	,	
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
Official	Form 106De	c .			neck if this is a nended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/1
money or propo U.S.C. §§ 152,	erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules ion with a bankruptcy ca	or amended schedules. Ma se can result in fines up to s	king a false statement, concealing property, or ol \$250,000, or imprisonment for up to 20 years, or b	btaining ooth. 18
Part 1: Sign	Below	encontransparent fine english to the fine fine fine and the fine fine fine fine fine fine fine fin			
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out bank	ruptcy forms?	
<b>Ⅳ</b> No					
Yes. N	Name of person		Attach Bankruptcy P Signature (Official Fo	etition Preparer's Notice, Declaration, and nm 119).	
	nalty of perjury, I declar are true and correct	e that I have read the sur	nmary and schedules filed v	vith this declaration and	
🗶 /s/ Paul S	Smith #KJUX -	X	×		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 3/6/2017

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Debtor	r 1 Paul		Smith	Case number (if known)
protoca a total compressions	First Name	Middle Name	Last Name	
28. W	Vithin 2 years before yo reditors, or other parti	u filed for bankruptcy, did y es.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
	☑ No ☑ Yes. Fill in the detail:	s below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		<del>-</del>	•
	City	State Zip Code		
Part 12	2: Sign Below			
true aba	ankruptcy case can res	tand that making a false st sult in fines up to \$250,000 ul Smith	atement, concealing prop , or imprisonment for up t	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	of Debtor 1		Signature of Debtor 2
	Date 3/6	/2017		Date 3/6/2017
Did	you attach additional	pages to Your Statement o	f Financial Affairs for India	riduals Filing for Bankruptcy (Official Form 107)?
□	No Yes			
Did	you pay or agree to pa	y someone who is not an a	ttorney to help you fill out	bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

Smith, Paul	Case No.	
Debtor(s)	0000140.	
	Chapter.	Chapter13
VERIF	ICATION OF CREDITOR MA	TRIX
e above named Debtors hereby ver	ify that the attached list of creditors is t	rue and correct to the best of their
3/6/2017	/s/ Smith, Paul Smith, Paul	Paul Smith
	Debtor(s) <b>VERIF</b> e above named Debtors hereby ver	Debtor(s)  Case No Chapter  VERIFICATION OF CREDITOR MA  The above named Debtors hereby verify that the attached list of creditors is the control of the contro

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Debt	or 1 Paul First Name	Middle Name	Smith Last Name	Case number (if known)	
16.	Calculate the median fa	mily income that applies to	ou. Follow these step	an and mercana arms a man and an example of the control of the con	e et til som sentrette i til stiller i som for er ett i till de ett for termination
	16a. Fill in the state in whi	ich you live.	Illinois		
	16b. Fill in the number of	people in your household.	2	-	
	household	nily income for your state and seed in the separate instructions f	To fir	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	\$65,659.00
17.	How do the lines compa				
				s form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b)		Calculation of Dispo	eck box 2, Disposable Income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(	b)(4)	
18.	Copy your total average	monthly income from line 11	•		\$635.00
19.	-	/		is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a fr	om line 18.			\$635.00
20.	Calculate your current n	nonthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$635.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the year	ar for this part of the f	orm.	\$7,620.00
	20c. Copy the median fam	nily income for your state and si	ze of household from	line 16c.	\$65,659.00
21.	How do the lines compar	re?			
	Line 20b is less than li commitment period is		red by the court, on th	ne top of page 1 of this form, check box 3, The	
		or equal to line 20c. Unless otl eriod is 5 years. Go to Part 4.	nerwise ordered by the	e court, on the top of page 1 of this form, check box	
Part	: Sign Below				
	By signing here, I decl	are under penalty of perjury tha	t the information on t	nis statement and in any attachments is true and correct.	
	<b>6</b>	RIDA	۸ \	•	
	/s/ Paul Smith Signature of Debto	De sol Comor	<u> </u>	Signature of Debtor 2	
	Date 3/6/2017 MM/DD/YY	₩.		Date MM/DD/YYYY	
				WIM/DD/1111	
•		o NOT fill out or file Form 122C I out Form 122C-2 and file it w		39 of that form, copy your current monthly income from line	14